

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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CONSUMER BEHAVIOR TOWARDS e-BANKING IN HDFC BANK**CHANABASAPPA TALAWAR****STUDENT****P G DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY P G CENTER****KODIBAG****ABSTRACT**

E-banking or Online banking is a generic term for the delivery of banking services and products through the electronic channels such as the telephone, the internet, the cell phone etc. The concept and scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due to the acceptance of information technology at home as well as at workplace. Slowly but steadily, the Indian customer is moving towards the internet banking. The ATM and the Net transactions are becoming popular. But the customer is clear on one thing that he wants net-banking to be simple and the banking sector is matching its steps to the march of technology.

KEYWORDS

E-Banking, Mobile Banking, Phone Banking, Credit cards, and Smart cards.

INTRODUCTION OF e-BANKING

The world is changing at a staggering rate and technology is considered to be the key driver for these changes around us. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due to the acceptance of information technology at home as well as at workplace. Slowly but steadily, the Indian customer is moving towards the internet banking. The ATM and the Net transactions are becoming popular. But the customer is clear on one thing that he wants net-banking to be simple and the banking sector is matching its steps to the march of technology. E-banking or Online banking is a generic term for the delivery of banking services and products through the electronic channels such as the telephone, the internet, the cell phone etc. The concept and scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. Several initiatives have been taken by the Government of India as well as the RBI (Reserve Bank of India); have facilitated the development of e-banking in India.

e-BANKING

Electronic banking is one of the truly widespread avatars of E-commerce the world over. Various authors define E-Banking differently but the most definition depicting the meaning and features of E-Banking are as follows:

1. Banking is a combination of two, Electronic technology and Banking.
2. Electronic Banking is a process by which a customer performs banking Transactions electronically without visiting a brick-and-mortar institutions.
3. E-Banking denotes the provision of banking and related service through Extensive use of information technology without direct recourse to the bank by the customer.

NEED FOR e-BANKING

One has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time.

Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. The delivery channels include direct dial – up connections, private networks, public networks etc and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and World Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication.

HISTORY OF e-BANKING

The precursor for the modern home online banking services were the distance banking services over electronic media from the early '80s. The term online became popular in the late '80s and refers to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. 'Home banking' can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services using the videotext system. Because of the commercial failure of videotext these banking services never became popular except in France where the use of videotext has subsidized by the telecom provider and the UK, where the Prestel system was used.

USAGE OF e-BANKING

The rise in the e-commerce and the use of internet in its facilitation along with the enhanced online security of transactions and sensitive information has been the core reason for the penetration of online banking in everyday life. According to the latest official figures from the office of National Statistics (ONS 2007) indicate that subscriptions to the internet has grown more than 50% from 25 million in 2005 to 45 million in 2007 in India. It has also been estimated that 60% of the population in India use internet in their daily lives. The computerization of the banking operations has made maximum impact on:-

- 1) Internal Accounting System
- 2) Customer service
- 3) Diversification of system

IMPACT OF e-BANKING ON TRADITIONAL SERVICES

One of the issues currently being addressed is the impact of e-banking on traditional banking players. After all, if there are risks inherent in going into e-banking there are other risks in not doing so. It is too early to have a firm view on this yet. Even to practitioners the future of e-banking and its implications are unclear. It might be convenient nevertheless to outline briefly two views that are prevalent in the market. The view that the Internet is a revolution that will sweep away the old order holds much sway. Arguments in favor are as follows:

e-banking transactions are much cheaper than branch or even phone transactions. This could turn yesterday's competitive advantage - a large branch network - into a comparative disadvantage, allowing e-banks to undercut bricks-and-mortar banks. This is commonly known as the "beached dinosaur" theory. However, supervisors will need to pay close attention to the impact of e-banks on the traditional banks, for example by surveillance of:

- ☞ Strategy
- ☞ Customer levels
- ☞ Earnings and costs
- ☞ Advertising spending
- ☞ Margins
- ☞ Funding costs
- ☞ Merger opportunities and threats, both in the UK and abroad.

e-BANKING PRODUCTS

Automated Teller Machine (ATM): These are cash dispensing machine, which are frequently seen at banks and other locations such as shopping centers and building societies. Their main purpose is to allow customer to draw cash at any time and to provide banking services where it would not have been viable to open another branch e.g. on university campus.

An automated teller machine or automatic teller machine (ATM) is a computerized telecommunications device that provides a financial institution's customers a method of financial transactions in a public space without the need for a human clerk or bank teller. On most modern ATMs, the customer identifies him or herself by inserting a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip that contains his or her card number and some security information, such as an expiration date or CVC (CVV). Security is provided by the customer entering a personal identification number (PIN).

Some of the advantages of ATM to customers are:-

- ◆ Ability to draw cash after normal banking hours
- ◆ Quicker than normal cashier service
- ◆ Complete security as only the card holder knows the PIN
- ◆ Does not just operate as a medium of obtaining cash.
- ◆ Customer can sometimes use the services of other bank ATM's.

Tele banking or Phone Banking: Telephone banking is relatively new Electronic Banking Product. However it is fastly becoming one of the most popular products. Customer can perform a number of transactions from the convenience of their own home or office; in fact from anywhere they have access to phone. Customers can do following:-

- Check balances and statement information
- Transfer funds from one account to another
- Pay certain bills
- Order statements or cheque books
- Demand draft request

This facility is available with the help of Voice Response System (VRS). This system basically, accepts only TONE dialed input. Like the ATM customer has to follow particular process, initially account number and telephone PIN are fed for the process to start.

Mobile Banking: Mobile banking comes in as a part of the banks initiative to offer multiple channels banking providing convenience for its customer. A versatile multifunctional, free service that is accessible and viewable on the monitor of mobile phone. Mobile phones are playing great role in Indian banking- both directly and indirectly. They are being used both as banking and other channels.

Internet Banking: The advent of the Internet and the popularity of personal computers presented both an opportunity and a challenge for the banking industry. For years, financial institutions have used powerful computer networks to automate million of daily transactions; today, often the only paper record is the customer's receipt at the point of sale. Now that their customers are connected to the Internet via personal computers, banks envision similar advantages by adopting those same internal electronic processes to home use. Banks view online banking as a powerful "value added" tool to attract and retain new customers while helping to eliminate costly paper handling and teller interactions in an increasingly competitive banking environment.

TYPES OF INTERNET BANKING OR e-BANKING

Understanding the various types of Internet banking will help examiners assess the risks involved. Currently, the following three basic kinds of Internet banking are being employed in the marketplace.

- ✓ Informational
- ✓ Communicative
- ✓ Transactional-

FEATURES OF e-BANKING

Transactional: (e.g. performing a financial transaction such as an account to account transfer, paying a bill or applications like applying for a loan, new account, etc.)

- Electronic Bill Presentment and Payment (EBPP)
- Funds transfer between customers own checking and savings accounts, or to another customers account.
- Investment purchase or sale.
- Loan application and transactions such as repayments.

Non-transactional: (e.g. online statements, Check links, Chat, Co-browsing etc.)

Financial Institution Administration- features allowing financial institutions to manage the online experience of their end users. ASP/ Hosting Administration - features allowing the hosting company to administer the solution across financial institution.

ADVANTAGES OF e-BANKING

- ✓ **Convenience** - Unlike your corner bank, online banking sites never close; they're available 24 hours a day, seven days a week and they're only a mouse click away. With pressures on time and longer travelling periods, more and more people find it tiresome waiting in queues. People want flexibility, and Internet banking offers just that.
- ✓ **Ubiquity** - If you're out of state or even out of the country when a money problem arises, you can log on instantly to your online bank and take care of business, 24\7.
- ✓ **Transaction speed** - Online bank sites generally execute and confirm transactions at or quicker than ATM processing speeds.
- ✓ **Efficiency**- You can access and manage all of your bank accounts, including IRA's, CDs, even securities, from one secure site.
- ✓ **Effectiveness**- Many online banking sites now offer sophisticated tools, including account aggregation, stock quotes, rate alert and portfolio managing program to help you manage all of your assets more effectively. Most are also compatible with money managing programs such as quicken and Microsoft money.

- ✓ **Cheaper alternative:** - With increasing competition, it seems to be the cost factor that is driving banks to offer the facility. The Internet is still a very cheap alternative to opening a physical branch, and most of the push seems to be coming from the supply side. The costs of a banking service through the Internet form a fraction of costs through conventional methods.
- ✓ **From snob value to necessity:-** A couple of years ago, there was a belief even among bankers that customers opening new accounts wanted the online banking facility, just to "feel good" and very few of them actually used the services. Today, bankers believe that the trend from 'nice to have' is changing to 'need to have'. The "snob value" of banking with an organisation that could offer service on the Internet has given way to a genuine necessity, he feels. "It all depends on how busy a person is."

DISADVANTAGES OF INTERNET BANKING

- Start-up may take time -In order to register for your bank's online program, you will probably have to provide ID and sign a form at a bank branch.
- Learning curves - Banking sites can be difficult to navigate at first. Plan to invest some time and/or read the tutorials in order to become comfortable in your virtual lobby.
- Bank site changes- Even the largest banks periodically upgrade their online programs, adding new features in unfamiliar places. In some cases, you may have to re-enter account information.

INTERNET BANKING IN INDIA

The Reserve Bank of India constituted a working group on Internet Banking. The group divided the internet banking products in India into 3 types based on the levels of access granted. They are:

- **Information Only System:** General purpose information like interest rates, branch location, bank products and their features, loan and deposit calculations are provided in the banks website. There exist facilities for downloading various types of application forms. The communication is normally done through e-mail. There is no interaction between the customer and bank's application system.
- **Electronic Information Transfer System:** The system provides customer- specific information in the form of account balances, transaction details, and statement of accounts. The information is still largely of the 'read only' format.
- **Fully Electronic Transactional System:** This system allows bi-directional capabilities. Transactions can be submitted by the customer for online update. It comprises technology covering computerization, networking and security, inter-bank payment gateway and legal infrastructure. It includes the followings:
 - ATM
 - Debit cards
 - Smart cards
 - Mobile banking

EMERGING CHALLENGES

Information technology analyst firm, the Meta Group, recently reported "financial institutions who don't offer home banking by the year 2000 will become marginalized." By the year of 2002, a large sophisticated and highly competitive Internet Banking Market will develop which will be driven by

- Demand side pressure due to increasing access to low cost electronic services.
- Emergence of open standards for banking functionality.
- Growing customer awareness and need of transparency.
- Global players in the fray
- Close integration of bank services with web based E-commerce or even disintermediation of services through direct electronic payments (E- Cash).
- More convenient international transactions due to the fact that the Internet along with general deregulation trends eliminates geographic boundaries.
- Move from one stop shopping to 'Banking Portfolio' i.e. unbundled product purchases.

HDFC BANK SERVICES

NET BANKING: Net Banking is HDFC Bank's Internet Banking service. Providing up-to-the-second account information, Net Banking lets you manage your account from the comfort of your mouse - anytime, anywhere.

HDFC Bank Net Banking Secure Access: HDFC Bank has implemented a new security solution for its customers – Secure Access .As your security is our top priority, we have initiated the Secure Access solution to protect you from fraudsters and hackers - who are looking to find a way to access your account. Currently following transactions are covered under Secure Access

- Transfer from one HDFC Bank account to other HDFC Bank account holders (under distinct customer ID)
- Transfer from HDFC Bank account to any other Bank's account (also known as RTGS & NEFT)
- Visa Money Transfer
- Third Party Demand Draft through Net Banking

Third Party Transfer: Third-Party Transfer is a Net Banking feature for which you will need your unique Customer ID and IPIN (password). Login to Net Banking to confirm that your ID is active in our records.

CREDIT CARDS ONLINE

We take great pleasure in announcing that the HDFC Bank Net Banking service is now available for Credit Cards also. Now using your HDFC Bank Credit Card has become more convenient and time saving. You can now access your Credit Card account from home or office or even while traveling. With Net Banking you can view your card account information and do much more just at the click of a button.

Currently the following Credit Cards Net banking features are available:-

- Account Information
- Unbilled Transactions
- Credit Card Statement
- Download Card Statement (upto last 6 months)

MOBILE BANKING

Your Mobile is now your bank! Now access your bank account and conduct a host of banking transactions through your mobile, with our unique Mobile Banking service. You can check your account level information such as balance details, mini statement, and cheque status as well as carry out financial transactions such as Funds Transfer using HDFC Bank Mobile Banking service.

FEATURES OF MOBILE BANKING

Using our Mobile Banking service, you can avail of a host of features at your finger tips

- Perform funds transfers
- Get your balance details
- Obtain your last 3 transaction details
- Request a cheque book
- Stop a cheque payment
- Enquire cheque status

- Request an account statement
- Get Fixed Deposit details
- Request for I-PIN generation
- Request a cheque book

PHONE BANKING

Your phone is now your bank. When you dial in to Phone Banking, a voice prompt will guide you through the various transactions. You may also talk to a Phone Banker, who will provide you with the required assistance. Avail of the following services via Phone Banking:

- Check your account balance -Get up-to-the-second details of your Savings or Current Accounts and your Fixed Deposits. You can also get the details of the last 5 transactions on your account, or have a mini statement of last 9 transactions faxed across to you.
- Enquire on the cheque status - You can use Phone Banking to check on the status of cheques issued or deposited from anywhere in India.
- Order a Cheque Book / Account Statement - Just call Phone Banking and get your Cheque Book or latest Account Statement delivered at your doorstep.
- Stop Payment - Stop payment of a single cheque or a series of cheques, 24 hours a day. Loan Related queries - Get details of the outstanding loan amount, enquire about your loan account, request for an interest certificate and repayment schedule, etc
- Open a Fixed deposit or Enquire on your Fixed deposits / TDS - Talk to our Phone Banker to easily open a Fixed Deposit over the phone, by simply authorizing a transfer of funds from your Savings Account.
- Transfer Funds between accounts - You can also transfer money from one of your accounts to another. Both accounts must be linked to your Customer ID. You can transfer amounts upto Rs 1 Lac in a single day.
- Pay your bills - Pay your cellular, telephone, electricity and HDFC Bank Credit Card bills through Phone Banking using Bill Pay, a comprehensive bill payments solution.
- Report loss of your ATM / Debit Card / Forex Plus Card - If your ATM / Debit / Forex plus Card are lost, call any Phone Banking number to deactivate your card(s).
- Learn about all our other products - Get details on HDFC Bank products & services by talking to our Phone Banker.
- Enquire about latest Interest / Exchange rates - Get latest Interest rates on Deposits and Foreign Exchange rates by talking to our Phone Banker.
- Request a Demand Draft / Manager's Cheque Call Phone Banking and get a Demand Draft / Manager's Cheque delivered to your doorstep.
- Demat Related Queries - Get the Account holding details, Transaction details, ISIN Number of a scrip, Status of Depository Slips, details of Client Master list (Dividend account, Charges Debit account, PAN etc.) & others.

NEED OF THE STUDY

- To determining growth direction of online banking service.
- Promoting E-banking services in banking industry.
- Customer perception will be taken into consideration about the internet banking.

OBJECTIVES

- ☞ To study about the factors that affects the customer perception towards e- banking of HDFC bank.
- ☞ To know about the current and future prospects of E-Banking to the customers.
- ☞ To find out the major problems faced by the customers while using e-banking services.

RESEARCH METHODOLOGY

Research is defined as human activity based on intellectual application in the investigation of matter. The primary purpose for applied research is discovering, interpreting, and the development of methods and systems for the advancement of human knowledge on a wide variety of scientific matters of our world and the universe.

DATA COLLECTION

Keeping in view the nature of requirements of the study to collect all the relevant information regarding the extent of awareness of the customers using E-banking facilities offered by HDFC bank, direct personal interview method with structured questionnaire was adopted for the collection of primary data. Secondary data has been collected through the various internet sites by surfing on Internet and from the records available with the bank.

SECONDARY DATA: Articles on E-Banking taken from journals, magazines published from time to time.

- Through internet.

PRIMARY DATA: Questionnaire was used to collect primary data from respondents. The questionnaire was structured type and contained questions relating to different dimensions of e- banking preferences among service class such as level of usage, factors influencing the usage of e-banking services, benefits accruing to the users of e-banking services, problems encountered. An attempt was also made to elicit reasons for its non-usage. The questions included in the questionnaire were open-ended, dichotomous and offering multiple choices.

SAMPLE DESIGN AND SIZE In this research project Descriptive research design is used. Judgment and Convenience sampling method will be used to get the information about online banking. This method is used because we are interested in exploring gender, age, or occupation disparities in terms of online banking in the population. For conducting this research, a structured questionnaire is prepared and sample of 150 customers is taken from HDFC bank.

TABLE 1: RESPONDENTS OF GENDER

| Gender | Samples |
|--------------|------------|
| Male | 144 |
| Female | 36 |
| Total | 150 |

Table No 1 is indicate The result shows that majority of respondents i.e. 76% are males who are using the E-banking services and 24% are the female who are using E-banking services. Female are not using this service because they have less knowledge about the internet and they trust face to face interaction more. So it shows that E-banking is more famous among male.

TABLE 2: RESPONDENTS OF AGES

| Age | Total no |
|--------------|------------|
| Below 20 | 34 |
| 21-30 | 40 |
| 31-40 | 32 |
| 41-50 | 27 |
| Above 50 | 17 |
| Total | 150 |

Table No 2 shows that result that majority of respondents i.e. 27% falls under the category of 21-30 years and 23% falls under below 20years it shows that E-banking is mainly famous among youngsters as they are the major users of E-banking and least comes under above 50years.

TABLE 3: RESPONDENTS OF OCCUPATION

| Occupation | Total no |
|--------------|------------|
| Government | 37 |
| Private | 40 |
| Business | 48 |
| other | 25 |
| total | 150 |

Table No 3 is Interpret The result shows that majority of respondents that are using E- banking are Businessman i.e. 32% they are using E-banking services because it results in time saving. And 27% respondents are working in private sector and 24% respondents are working in government organizations and 17% are others which include students and housewives they are using E-banking because it saves time and students they have complete knowledge of internet.

TABLE 4: RESPONDENTS OF INCOME

| Income | Total no |
|-----------------|------------|
| Below 10000 | 23 |
| 10000-25000 | 48 |
| 25000-50000 | 45 |
| More then 50000 | 34 |
| Total | 150 |

Table No 4 is indicate that result of this study shows that 32% of the respondents who are using E-banking fall under the income category of 10,000-25,000 and 30% falls under the income category of 25,000 to 50,000 and 23% % falls under the income category of more than 50,000 and 15% % falls under the income category of below 10,000.

CONCLUSION

This study attempted to identify key quality attributes of internet banking services by analyzing internet banking customers & their comments on banking experience. The findings of this study show that despite of many advantages of online banking. The main factors which persuade people to use online banking are comfort & convenience & the facility which attracts them most is quality & quantity of information. It is a successful strategic weapon for banks to remain profitable in a volatile and competitive marketplace of today. If proper training should be given to customer by the bank employs to open an account will be beneficial secondly the website should be made friendlier from where the first time customers can directly make and access their accounts. In future, the availability of technology to ensure safety and privacy of e-transactions and the RBI guidelines on various aspects of internet banking will definitely help in rapid growth of internet banking in India.

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Thanking you profoundly

Academically yours

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